

## **Women Entrepreneurship Development and its Impact on Women Empowerment in Zanzibar, Tanzania**

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### **ABSTRACT**

*Women entrepreneurs play an essential part in the nation's growth. They can be critical to the success of local economies. Tanzania is not like other developing nations where women run the majority of the micro-enterprises. The study will be guided by three specific objectives: to investigate the factors influencing women's participation in entrepreneurial activities on the island, to identify and explain the types of entrepreneurship activities undertaken by women on the island, and to investigate the barriers to women's participation in entrepreneurship on the island. The study is predominantly qualitative and uses a case study methodology, with documentary reviews, interviews, and focus group discussions serving as primary data gathering tools. To prepare the ground for women's economic independence, substantial and long-term planning must be begun.*

**Keywords:** *Women Empowerment; Women Entrepreneurs; family; economic growth; pivotal role; Government initiatives.*

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### **1.0 Introduction**

The notion of entrepreneurship has a long history in both academia and business. Entrepreneurship and its possible impact on the economy have been studied extensively during the past two decades but the research field continues to develop and grow. The majority of studies from a variety of scientific disciplines have found empirical evidence for a significant positive macroeconomic impact of entrepreneurship (Atems & Shand, 2018). During the 18th century, Richard Cantillon was the first to

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describe the notion of entrepreneurship, arguing that an entrepreneur is someone who is willing to purchase at a given price and sell at an unpredictable price (Said, 2017). Before the twentieth century, women were interested in running small companies to supplement their income and escape poverty.

Women's entrepreneurship has become an engine for economic growth in underdeveloped nations, delivering prosperity and well-being to specific communities. Various stakeholders have stated that women are an important "untapped source" for enhancing economic growth (Minniti *et al.*, 2010). Women, for example, have played an important role in enhancing economic development and alleviating the economy during times of depression in Malaysia. As a result, the Malaysian government has consistently promoted quality, adaptability, and effectiveness in business by cultivating an aspirational culture among Malaysian women (Minniti *et al.*, 2010). According to Kavuli (2014), female and male entrepreneurs have different personal and business characteristics. They start and operate businesses in various areas, create different goods, seek different aims, and organise their businesses in various ways. Despite their economic importance, women entrepreneurs were still in the minority when compared to male entrepreneurs.

Women's participation in significant entrepreneurial activities is lower than that of males. Women are prevalent in low-growth retail and service industries, and they are thought to be less confident than males (Fuller-Love, 2006). Furthermore, women-led firms are considered to expand slower than male-led organizations and employ fewer people (Minnitti *et al.*, 2010). Most economies have seen a rise in the number of female company owners since women start firms at a rate that is more than double that of males. For example, in the United States, the ratio of women-owned businesses climbed from 5% to 30% between 1970 and 1988. According to the Global Entrepreneurship Monitor study from 2017, 163 million women started or ran new enterprises in 74 economies throughout the world, while 111 million women ran established firms. This not only demonstrates the global effect of female entrepreneurs but also underlines their contributions to the progress and well-being of their countries. Women entrepreneurs provide money for their families, create jobs in their communities, and create goods and services that add value to the world around them.

Despite this amazing increase in the number of women-owned businesses, their influence on the economic growth and development of society has remained little. Women-owned Micro and Small Enterprises (MSEs) in Egypt are smaller than male-owned MSEs, having an average of 1.85 workers vs 2.12 workers. In 2011, over half of women-owned MSEs had only one employee, compared to 38% of male-owned MSEs.

According to Urio (2016), 98.4 per cent of women-owned MSEs had less than five employees, compared to 94.2 per cent of male-owned MSEs, but in Tanzania, women's engagement in entrepreneurship is mostly anchored in the informal sector. As a result, it is impossible to evaluate women's engagement in entrepreneurship in developing nations without first assessing the development of the informal sector in general. This is due in part to the fact that many small firms, such as the traditional kind, constitute a significant portion of the whole informal sector. In addition, informal sector activities have allowed women to save enough money to create a rather substantial and legally recognized firm. According to Mahadea (2013), women's entrepreneurship is vital since they continue to be the most disadvantaged and marginalized population in several aspects of life.

Urio (2016) noted that despite numerous hurdles in their business, women entrepreneurs may become an engine of growth, necessary for family wealth, key for poverty reduction, and employment, and play a role in household well-being. In Canada, for example, women encounter problems such as a lack of assistance and restricted financing, but in Tanzania, women entrepreneurs face challenges such as a lack of credit, a lack of entrepreneurial ability, social prejudice owing to cultural norms, and a lack of networking (Jagero & Kishoka, 2011). Despite these hurdles, information on how they affect female entrepreneurs is limited. Arguably, generalizing the problems is tough since they are likely to differ based on the situation, and inadequate motivation influences their actions.

### **1.1 Tanzania: Women entrepreneurship**

In Tanzania, women play a significant role in the private sector by actively participating in micro, small and medium enterprises (MIT, 2012). It is reported that the percentage of women-owned enterprises has increased from 35 per cent in the 1990s to 54.3 per cent in 2012. That means a total of 1.716 million women enterprises are representing 99% of micro-enterprises with less than five workers and also three-quarters have only one worker. Furthermore, ILO (2014) describes that most of the women who are involved in entrepreneurship activities are aged between 20 to 40 years. On one hand, women in Tanzania are obstructed by a low level of education while on the other side are generating work that reduces poverty. The study indicates several obstacles that prevent women's capacity to begin and increase businesses in sectors which produce worthy employment. Most of the women have low skills, essential capacity, capital and lack of knowledge, despite their motivation and unexploited talents that they have for entrepreneurial development. In the same vein, they face more

obstacles than men due to social-cultural thoughts, legal hindrances, limited immobility, immaturity and the small level of their businesses compared to men's businesses.

Neema (2014) argues that most of the women in Tanzania are engaging in micro, informal, low-profit and low-growth businesses. This is due to the fact women were facing obstacles that are less risky where price competition is strong. Among the entrepreneur's activities that are mostly performed by Tanzanian women include decorations, dressmaking, food kiosks, food processing, charcoal selling, fired fish, selling snacks, cookery local brewing, and beauty salons. Therefore, the majority of women-owned enterprises sell their products and services to a small proportion in their local markets, in the regional and or national markets.

Moreover, the Tanzanian government undertakes various initiatives and commitments from both Islands and the mainland with the aim of empowering women's entrepreneurship. The government of Tanzania empowers women by making relevant policies as well as supporting women entrepreneurship programmers at the local and national levels at large. In recognition of the SME and small business, the government formulated a small and medium enterprise development policy in 2003 to support the development of this sector. Also, the government emphasized the importance of the informal sector as part of SMEs in winning the war against poverty. It is a recognized fact that the natural habitat of entrepreneurship is in small businesses. Therefore, entrepreneurship has a lot to do with the development of small businesses. As is the case with entrepreneurship, small enterprises cannot be defined with unanimity.

The National Strategy for Gender and Development (2008), sets up local government's five per cent of revenue which is used to provide loans to the women in their localities, but still, women entrepreneurs are facing a difficult situation which contributes to the hindrance of their small businesses and growth (IMED, 2010; Jagero & Kushoka, 2011).

Through informal and formal discussion, a variety of community members stated that a male's cultural environment contributes largely to the barrier of women to start their enterprises. For example, gender roles such as power relations and reproductive roles are highly affecting women's penetration in entrepreneurship activities as women have used less time on their business than men. On top of that, scholars argued that regulations and laws affecting businesses and licensing procedures are designed for large projects. Therefore, it is difficult for micro- entrepreneurship activities in which the greater part of that micro-entrepreneurship is mostly led by women, so it makes it difficult to do their business activities.

According to the world bank in Zanzibar, 51% of the informal sector owners who were evaluated were women. The report noted that a high number of rural lands used by private owners is extra-low. Zanzibar has a total population of 1,457,025 people, out of whom 742,361 are women while 714,665 are male (Household Budget Survey, 2014/2015). Data shows that there is an increasing number of households from 23,355 in 2012 to 27,281 in 2016, with a total of 16.8 per cent. The annual growth rate of the households within the period of 12 years; from 2004 to 2016 is 4.9 per cent and the annual growth rate from 2012 to 2016 is 3.9 per cent. However, there is no latest study conducted in Zanzibar which shows the gender comparison of women entrepreneurship since 2012.

In Zanzibar, the individuals' economic activities are associated with its history of trade. There is a significant distinction in the economic association of people in Zanzibar. Most women engaged in horticulture-related work, both in regional and municipal zones. This is happening because women are required to be the essential makers of nourishment for the family. Agrarian activities are likewise favored for women as this happens inside the home-grown limits and not in open territories. Fishing activities are profoundly confined to women, who shouldn't go out to the sea, they fish from the shores for sardines and other fish, and they cultivate seaweeds (RGZ, 2017). In general, women tended to operate smaller enterprises than men (RGZ, 2017).

### **1.2 Women empowerment and entrepreneurship**

About 80% of the women population are out of formal employment around the world (Urio, 2016). This implies that their standard of living depends on alternative options like entrepreneurship. Normally, entrepreneurship is gaining momentum around the world even though in developing countries like Tanzania it seemed significantly low. Women entrepreneurs are the most important actors and contributors to economic upliftment. As a result, they are becoming increasingly visible in the local economies of developing countries (Hasan *et al.*, 2018). The Tanzanian government undertakes various initiatives and commitments on both Islands and the mainland with the aim of empowering women's entrepreneurship. The Tanzanian government empowers women by making relevant policies as well as supporting women's entrepreneurship programs at the local and national levels at large (Jagero & Kushoka, 2011).

Women's entrepreneurship in the region can be broadly categorized into two types of business owners, those driven by necessity and those driven by opportunity (ILO, 2018). Many self-employed women in MENA fit into the former category, necessity entrepreneurs whose employment and businesses are characterized by high levels of informality, vulnerability and working poverty. However, women are also

playing an increasingly important role in opportunity-driven entrepreneurship, as well as innovation-driven start-ups emerging across the region. Unfortunately, these women still represent a stark minority and while the challenges they face naturally differ quite markedly from those encountered by more marginalized women, socio-economic barriers still exist along gender lines. Whether driven by necessity or opportunity, women in MENA face numerous structural barriers to entrepreneurship. These barriers include, first and foremost, a gender-discriminatory environment that is shaped by social norms, attitudes, laws and gender-neutral national policies and programmes. Second, they must contend with difficulties in securing access to relevant skills, knowledge, markets and networks. Finally, there is a lack of appropriate financial and business development services for women, which impedes the productivity of the entrepreneurial investments they are making (ILO, 2018).

Similar, Zanzibar is characterized by a limited number of employment opportunities, leading to higher unemployment and underemployment specifically among women which leads them to live in poverty. The household income is low which leads to an increase in poverty. The economic situation is intensified by the aggressive situation which leaves the pupils extremely vulnerable to the vagaries of weather. Moreover, Zanzibar is faced with challenges of all-weather infrastructure; like poor communication and other services like health and education, totally depressing the socio-economic situation in both Isles Unguja and Pemba located in Zanzibar. Financial services are another problem which is poorly represented in this sub-district, especially providers in the formal financial sector (RGZ, 2017).

## **2.0 Literature Review**

An entrepreneur is an individual or a group of people, that initiates the provision of goods, services or products to the market and represents something new in that context. In this study, an entrepreneur is used as a person who searches for and uses the opportunity through creativity, innovation, and taking risks to attain a profit. According to Venkatareman (1997), entrepreneurship is a field that seeks to understand the opportunities which bring into existence future services and goods which are created, exploited and, discovered, with what consequences and by whom. Berglund & Holmgren (2013) define entrepreneurship as the process of establishing something different with value, by designating the necessary effort and time. In this study, entrepreneurship is used as a social dynamic process whereby women in cooperation or

alone, identify their opportunities and do something with them through practical activities in the cultural, social, or economical contexts.

### **2.1 Woman entrepreneur**

A woman entrepreneur is considered to be the major actor and contributor to economic development. According to Olumide (2012), a woman entrepreneur is the one who takes the initiative of conducting a new venture. She normally takes acceptance of the risks and social responsibilities to make effective changes in her daily activities. In this study, a woman entrepreneur is a woman who participates in business activities which improve the economy of the country and herself. Participation refers to the engagement of the people in performing different activities. In this study, participation is used as a process whereby women are taking part in entrepreneurship activities to get self-employment and to earn their leaving.

### **2.2 Theoretical framework**

The study used the social construction of a knowledge lens to assist in organizing and making sense of the data for this study. The selection of this theory for this study was done by the logic of suitability rather than the logic of importance. This is because there are many possible theories and perceptions in studying the same phenomenon, such as the mobility theory, system theory, institutional theory and social networking theory. According to Berger & Luckmann (1966), based on the social construction of knowledge, the truth is created by persons and groups interrelating each other in a social system who are in the extended run from perceptions or the mental representation of each other's actions. The person grows an understanding of the social world by creation reading, thus, developing theories about experienced social events.

### **2.3 Culture and social system**

It is expected that persons accommodate to design elements of the culture or societal system, becoming mirrors of the culture in their thinking, personalities and behaviors (Shweder, 1982). Moreover, the persons will be disposed to use forms of cognitive resemble to social structure in which they are implanted (Flick, 1998). Doise & Palmonari (1984) contend that there is an interdependence between social and individual regulations where the specific competencies allow an individual to participate in social interactions which can give rise to new competencies and then further enrich participation in other social interactions (Flick, 1998). Based on this method of social relation, knowledge and understanding are created through social interactions. Along the same line of thought, it can be argued that it is through social

interactions and coordination that poor rural women entrepreneurs can do meaningful businesses which they were unable to achieve individually. Hence, in order to examine how women entrepreneurs, survive, or relatives assist one another in gaining income, the social construction of the knowledge theory is suitable. Like other social activities, the assumption of entrepreneurial activities is embedded in society, influenced by prevailing institutions, including the social, and cultural norms of the national context. The nature of this study may limit the use of the social construction theory because of its advanced descriptive power or being too abstract, but its suitability and practicability are realized through unification with a middle-range theory. This approach is more appropriate for this study as it is capable of aiding in understanding the process of women's entrepreneurship in a developing country like Tanzania.

#### **2.4 Women's entrepreneurial activities**

Entrepreneurship jobs have been recognized as important engines for economic growth and women contribute to it significantly in both developed and developing countries (García *et al.*, 2016). It is very important to look for reasons why an individual chooses to be an entrepreneur. Kavuli (2014) gives out various reasons that force someone to be an entrepreneur. These may be considered conscious or voluntary reasons. The reasons include the need to be self-sufficient, the aspiration to have financial opportunities and being free from being respectful to another person. Other reasons are the need to be economically independent, the aspiration to apply expertise, self-completion and to have control over oneself.

#### **2.5 Entrepreneurship and women's participation**

Msoka (2013) believes that there is a relationship between entrepreneurship skills, knowledge and women's performance in entrepreneurship of small-scale business activities. Entrepreneurial knowledge and skills have been found to have a great influence on women's ability to establish and run their own businesses (Badatu (2015). Moreover, Msoka (2013) argues that marketing skills, accounting skills, training skills and customer care skills are important to women in running their businesses. Women's abilities and skills are the facilitators of entrepreneurial activities. It is also argued that women have specific entrepreneurship abilities that facilitate the establishment of business activities. These include the ability to treat people with empathy, perseverance, social and relational abilities as well as tacit knowledge which deals with communication with people.



Training of women for the acquisition of entrepreneurship skills and knowledge is structured to attain a number of objectives. These include offering functional education for the potential women entrepreneurs for enabling them to be self-reliant and self-employed, enabling them to be innovative and creative in identifying entrepreneurship business opportunities. In addition to that, the training of women is conducted to develop their abilities to manage risks in their businesses, generate employment opportunities, alleviate poverty, reduce rural-urban migration, and provides them with enough support which will enable them to produce a career in small and medium businesses. Moreover, the training is done to generate the smooth transition from a traditional to a modern industrial economy and to inculcate the spirit of determination that will enable them to persist in any entrepreneurship business (Farah, 2014).

## **2.6 Factors influencing women's participation in entrepreneurship skills**

### **2.6.1 Security factors**

Security is one of the factors which influences women's participation in entrepreneurship activities. Without security, it will be difficult for women entrepreneurs to engage in entrepreneurship activities (Nasri & Shams, 2018). Insecurity flashes out significant and positive contributions that are made by women in business (Nasri & Shams, 2018). The Coalition for Women's Human Rights in the Conflict Situations State of Affairs (2003) asserts that armed conflicts affect women in Africa, who mostly gain from economic growth, particularly when resources are diverted.

Furthermore, there may be an increased risk of pregnancy because contraception is not available, and women are dislocated from numerous basic wellness services. Farah (2014) indicated that in most developed and developing countries, the issue of insecurity has a negative influence on economic and social development. When there is insecurity in a given society, it will be difficult for women to engage in entrepreneurship activities. This is because of the loss of property and human life, disruption of livelihoods and socio-economic activities, displacements of large segments of the communities, increased hatred between communities, a threat to water catchment areas and environmental degradation, and loss of business activities due to increased economic hardships. Insecurity destroys the comfort of predictable daily routines.

### **2.6.2 Demographic factors**

Demographic factors are found to influence entrepreneurial intention. Concerning demographic factors, it has been seen that experience has the maximum influence on women's entrepreneurial interest. Researchers suggest that there is a need to provide women with job training to gain experience. When their experiences increase, it will lead to a higher intention of women to engage in entrepreneurial activities as well as the likelihood of women becoming an entrepreneur. In the same vein, demographic factors originated to manipulate entrepreneurial intention. In terms of demographic factors, experience is the maximum influence on the entrepreneurial interest and leads to a high intentional level of women's establishment of entrepreneurial ventures. The study of Kavuli (2014) revealed that demographic characteristics had a greater influence on women's involvement in entrepreneurial activities.

### **2.6.3 Socio-cultural factors**

Socio-cultural factors play a significant role in women's participation in the entrepreneurial activities of a certain country. Akhter & Sumi (2014) state that the physical and social environments existing in any society cannot segregate man since they enable one to achieve success. The behaviours included in society lead to the formation of cultural values in various societies. Some of them influence man on the decision of engaging in the entrepreneurial job.

### **2.6.4 Gender**

Gender roles have a socio-cultural influence on entrepreneurship activities as is evident in women's entrepreneurship (Akhter & Sumi, 2014). Moreover, the function of women and men in several environments of entrepreneurial business varies widely. Similarly, in many societies, women do not enjoy equality with men as participants in economic activities specifically in rural areas. The extent to which women are allowed to be involved in business activities affects their drive to be entrepreneurs (Akhter & Sumi, 2014; Farah, 2014). Again, another challenge in relation to gender roles is claiming women's rights to assets and property that could be pledged as a guarantee of obtaining loans which will help women to attain capital for their business (ILO, 2016).

### **2.6.5 Peer group influence**

Akhter & Sumi (2014) contend that to be successful entrepreneurs and attain profit, one must have available resources. A person whose co-workers worked in

several places as successful entrepreneurs is more likely to influence one to be an entrepreneur. Although informal conversations can influence peer groups to be entrepreneurs and to conduct a new entrepreneurial venture, classmates are very important to have in business activities. Peer influences were most prominent for the entrepreneurs who did not have an entrepreneurial guardian or parents (Akhter & Sumi 2014). Entrepreneurial activities are related to the career knowledge and skills of an individual's peer members. Peer influences are strongest for those who have less experience in entrepreneurship activities in other aspects of their lives.

#### **2.6.6 Family background**

The socioeconomic status of the family can influence women to participate in entrepreneurship activities. Kavuli (2014) reports that families with a business background always motivate and influence women to engage in entrepreneurial activities and they are also expected to hold a higher tendency to promote a business in the future. In Australia and Singapore, women are more likely to commence new ventures if their husbands are also engaging in business activities (Phan *et al.*, 2002).

#### **2.7 Empirical studies conducted in developing countries**

In Kenya, Farah (2014) conducts a study on the factors influencing women's participation in entrepreneurial activities in the Kasikeu Division in Makueni County. The study used a mixed-method approach where both quantitative and qualitative approaches under a descriptive survey research design were applied. The study involved 138 women entrepreneurs in the Mandera Township selected through simple random sampling and cluster sampling. The results showed that socio-cultural, economic, security and individual factors have a greater influence on women's participation in entrepreneurial tasks. The study concluded that gender, not only limited women's capability to accrue cultural, social, financial and human capital but also limited their participation in entrepreneurial activities. The study recommended that women should be empowered to enable them access to marketing facilities and enterprise information which men entrepreneurs purchase. The study recommended that the same study should be carried out in other areas because it was only carried out in one township.

In Bangladesh, Yasmin & Ikomoto (2015) conducted a study on the participation of rural women in small-scale dairy farming activities to reduce poverty in rural areas. The study was carried out in two villages in the Mymensingh district in Bangladesh. Data were collected by using a questionnaire administered to 50 women in each village who engaged in dairy farming activities. The study found that in village one, known as Salakandi, personal factors were most influential in women's

establishment of farms. However, in village two which is known as Binpara, social factors were the most motivating for women to establish dairy farms. Additionally, the study found that women in village one placed greater importance on farming activities as well as showed more improvement in their economic well-being than women in village two. The study concludes that the involvement of women in dairy farming can reduce poverty in rural areas of Bangladesh.

In Zimbabwe, Nyoni (2017) conducted an empirical investigation on the factors affecting the performance of women entrepreneurs in Harare: A case of food vendors. The study employed a case study approach, exclusively focused on food vendors in Harare. Data were collected by using a questionnaire which included both unstructured and structured questions. By using purposive sampling, the study involved 190 respondents. The study used both economic and psychological theories of entrepreneurship. The study found that the performance of women entrepreneurs in the food vendors sector in Zimbabwe is hindered by a lack of financial resources. The study recommends that policymakers should have the vision to go an extensive way in enhancing the performance of women entrepreneurs.

## **2.8 Entrepreneurial development in Tanzania**

Makombe (2006) conducted a study on entrepreneurship development and empowerment in Tanzania: A case study of SIDO/UNIDO supported women micro-entrepreneurs in the food processing sector. The study used feminist theory in organizing and analyzing the data on influencing women's empowerment and movement. The study employed a mixed research design which includes a quantitative and qualitative under causal-comparative and cross-sectional research design. The study involved 78 women micro-entrepreneurs, 39 programmed-supported, and 39 others who are from a constituted control group. The data were collected by using questionnaires and in-depth interviews. Qualitative data were analyzed by using a constant comparative approach and quantitative data were analyzed through descriptive statistical procedures which involve frequency distributions and cross-tabulations. Likewise, bivariate correlation and chi-square tests were used for analysis.

The study found that the Women Entrepreneurship Development Programme in Tanzania (WED) which is responsible for supporting women, was empowered in almost all indicators. The study concluded that women's freedom of movement is an area in which traditional ideologies as structural factors were resistant to change, and were normally influenced by the income of women. The study recommended that wives and

husbands should have the same power in the division of labour and decision-making to allow the achievement of the business sector for both men and women.

Hassan (2013) conducted a survey on the constraints to the growth of small and medium enterprises (SMEs) in Zanzibar: A case of Urban West region. The study which involved 70 small firms, found that unfavorable government regulations, lack of entrepreneur skills, lack of access to finance, the unreliability of water supply, and lack of access to the power supply are the constraints facing women in business activities. Moreover, the study found that unreliable utility supply and unfavorable government regulations hinder SME growth. The study concluded that the lack of government policy and inadequate provisions of the utility supply does not meet the requirements of SME growth.

The study recommended that Non-Government Organizations (NGOs) should provide business education and encourage women entrepreneurs to participate in seminars, workshops and training to learn different skills on how to run their entrepreneurial initiatives. Likewise, financial institutions should loosen constraints on SMEs to allow for an enabling environment for women to take a loan.

Mjema (2014) conducted a quantitative study on the assessment of the factors influencing women's participation in off-farm Income Generating Activities in the Mkuranga District, Coast Region involving 120 participants. Using a cross-sectional research design, data were collected through a structured questionnaire and checklist. Statistical Package for Social Science (SPSS) was used to analyze data. The study found that most Income Generating Activities generated by women were food vending, selling of fried fish, hairdressing saloon, mobile phones, fruits, vouchers, snacks, shoes, vegetables, cold drinks, clothes, and tailoring activities. Moreover, the socio-economic personality factors such as marital status, size of the household, age, the major source of income, land ownership and level of education, were found to be crucial in constraining women to participate in off-farm Income Generating Activities. On top of that, un-conducive business grounds were found to be the major constraints for the economic development of Income Generating Activities by women in the Mkuranga district.

### **3.0 Objectives of the Study**

Despite encouraging remarks about the capacities of women enterprises to improve the local economy, Farah (2014) indicates that women-owned micro-enterprises grow less rapidly and are likely to close sooner than their male counterparts. Women in Zanzibar go through similar experiences. Therefore, this situation encouraged the purpose of writing this paper. The specific objectives of this research are to:

- Explore the factors that influence women's participation in entrepreneurial activities on the island.
- Explore the kind of entrepreneurial activities undertaken by women on the island.
- Examine the challenges facing women's penetration into entrepreneurial activities on the island.

#### **4.0 Research Questions**

- What are the factors that influence women's participation in entrepreneurial activities on the island?
- What kind of entrepreneurial activities are undertaken by women on the island?
- What are the challenges facing women's penetration into entrepreneurial activities on the island?

#### **5.0 Analysis and Discussion**

##### **5.1 Synthesis of the study**

The literature review on women's participation in entrepreneurship activities has covered studies conducted worldwide. However, studies on women's participation in entrepreneurship activities were limited. Thus, the area had limitations which affected its utility to acquire women's entrepreneurship knowledge and skills (Loza, 2011). The studies conducted by Hassan (2013); Mjema (2014); Farah (2014); Hayrapetyan (2016); and Nyoni (2017) indicate that there were a number of factors that contributed to women's participation in entrepreneurship activities. These include entrepreneurial skills, access to financial opportunities, social-cultural practices like religion, traditions and norms, gender issues, and government policies. In the same vein, the review revealed that women entrepreneurs were facing many challenges like married issues, pregnancy, security, and the government system.

Lastly, the literature review shows that there was a scarcity of research on women's entrepreneurship development and its impact on women's empowerment in Zanzibar, Tanzania. On top of that, this study area was limited to qualitative research approaches and their related techniques such as focus group discussions, interviews and documentary reviews. Therefore, to address this problem, this study becomes very important as it fulfils the research gap on women's entrepreneurship development and its impact on women empowerment in Zanzibar, Tanzania by looking at the factors influencing women's participation in entrepreneurship activities in Zanzibar.

### **5.2 Micro-enterprise in empowering women**

A micro firm not only boosts national production and creates jobs, but also helps rural women build economic independence and personal and social capacities. The following are some of the personal and social talents that rural women have gained as a result of starting their own businesses:

- Economic freedom
- Improved standard of living
- Self-confidence
- Enhanced awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation in social meetings
- Negate some cultural attitudes
- Development in leadership qualities
- Involvement in solving problems related to women and community
- Enabled to make decisions in family and community

Women entrepreneurs make significant contributions to rural development and financial progress, but their true capacity remains unexplored. For women entrepreneurs to grow, appropriate efforts from several directions are necessary. The following measures may be made to help women entrepreneurs develop effectively:

- The government has many programs and strategies to assist women entrepreneurs, but the overall implementation on the ground is inadequate; there ought to be constant supervision of such initiatives at all stages of implementation.
- The government should create development programs at the village level to improve skills, professional competencies, management, operations and promotional knowledge.
- Vocational training should be provided to women's communities to assist them to grasp the manufacturing process and production management.
- Information on laws, strategies and plans for the growth of women in manufacturing, commerce, and trade must circulate in the appropriate direction with the support of non-governmental organizations and public institutions.
- Counseling should be offered by devoted NGOS, Psychologists, management professionals, and technical employees.
- Making arrangements for government marketing and sales help.

Women are typically hesitant to go through the procedures required by banks to provide loans. They have difficulty completing project documents as well as other procedures. Banks should make it easier for women businesses to apply for loans. Bank management should help female candidates in comprehending the processes in a simple manner.

## **6.0 Conclusion**

Women entrepreneurs can act as a catalyst for India's social and economic growth. They have had several challenges, particularly in terms of funding and marketing their product. Microfinance is critical to the development of women, and the participation of rural women in MSMEs will be encouraged and facilitated. Women may do incredible things via effective and successful participation in economic ventures. Rural women have fundamental indigenous knowledge, skills, ability, and means to start and operate businesses. What is required now is information about loan availability, diverse financial agencies' certification procedures, understanding of government assistance schemes, enthusiasm, technical talent, family and community support, and other organizations. Furthermore, the establishment and growth of the networking of rural women businesses should be supported.

Women's entrepreneur organizations are useful in providing information regarding female entrepreneurship, and they are becoming acknowledged as a significant instrument for their advancement. This will inspire more rural women to engage in micro-entrepreneurship with the correct support, allowing them to enhance their skills while also contributing to household income and national production.

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